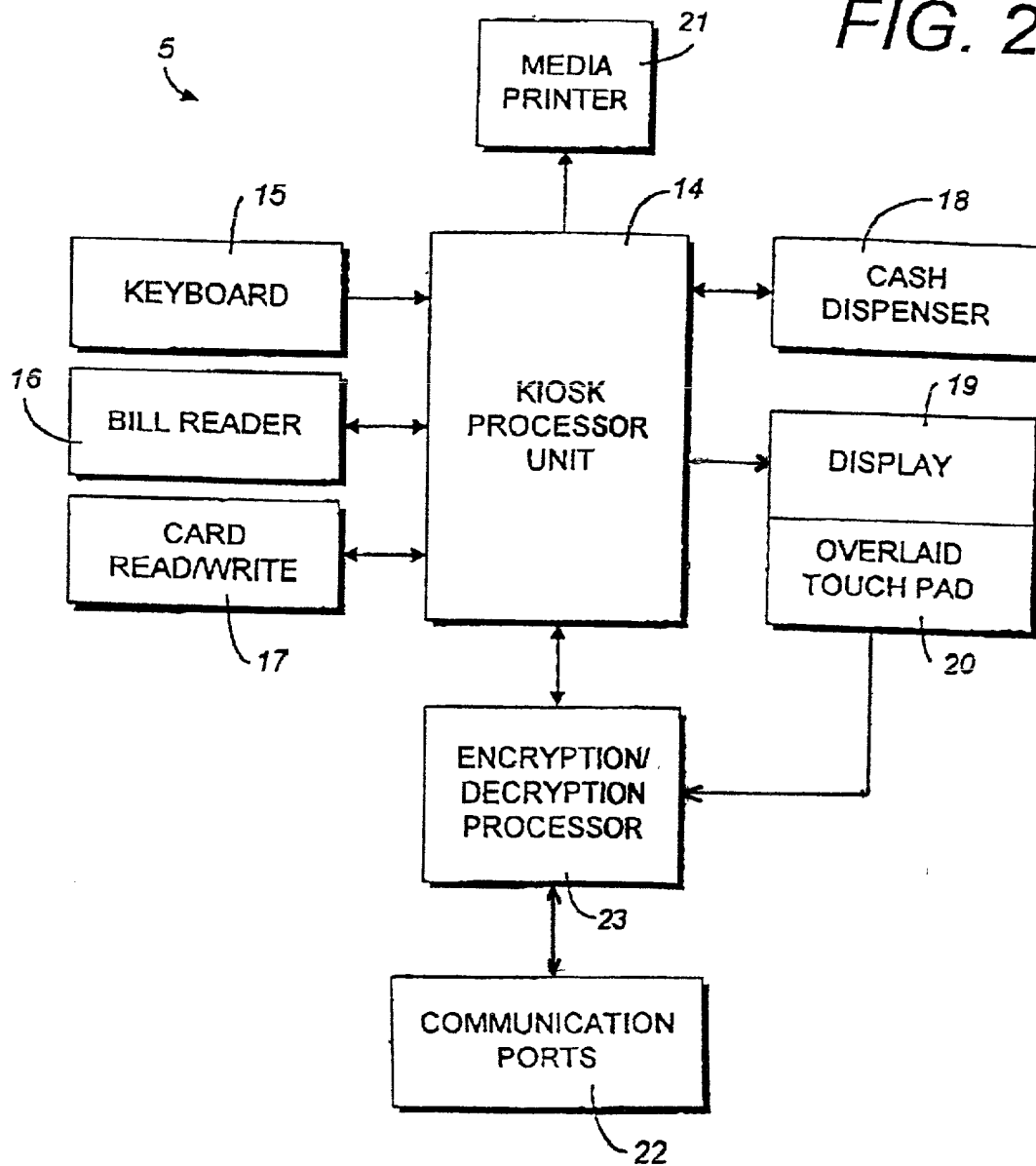


FIG. 1.

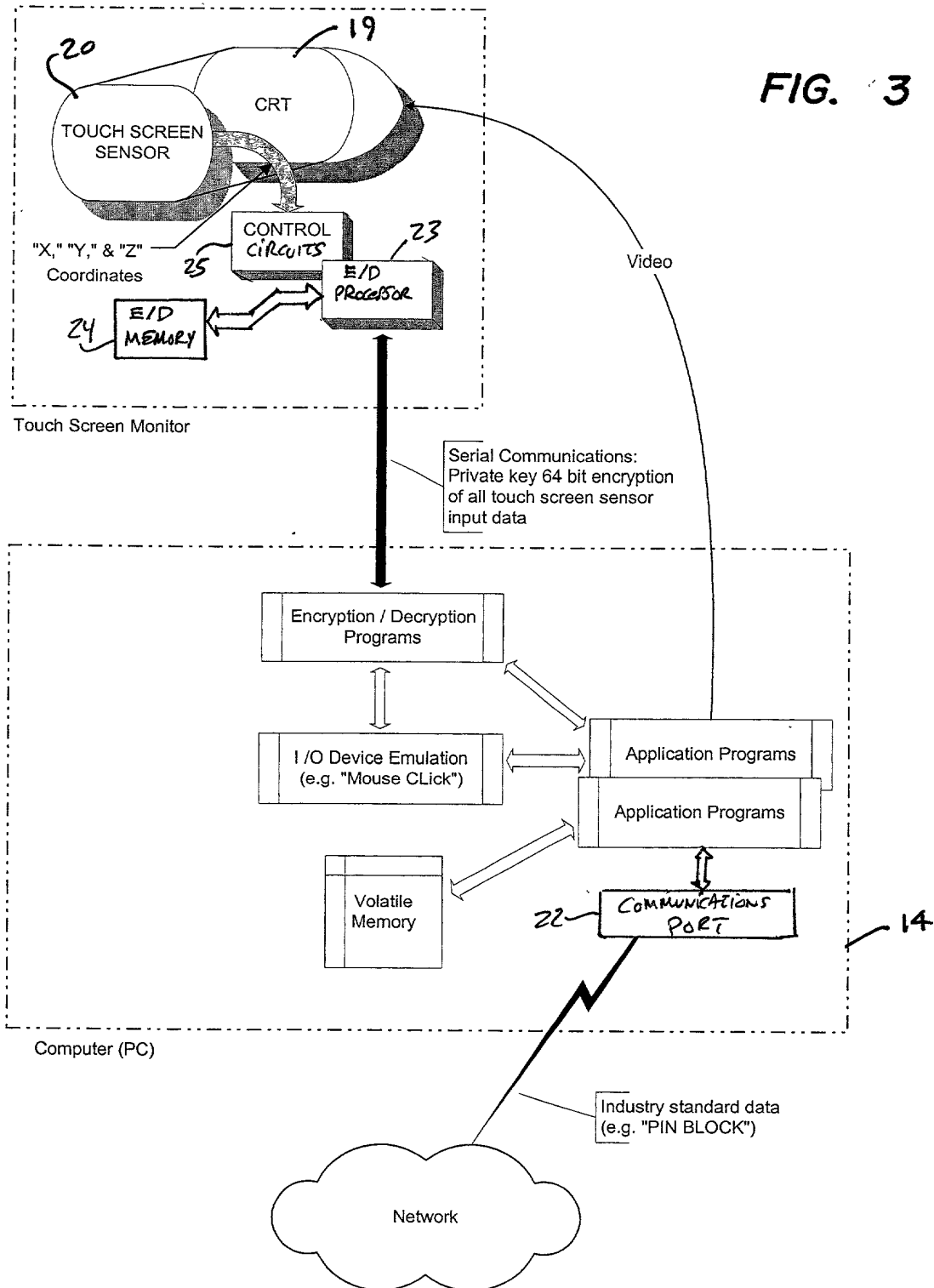
2/11

FIG. 2.



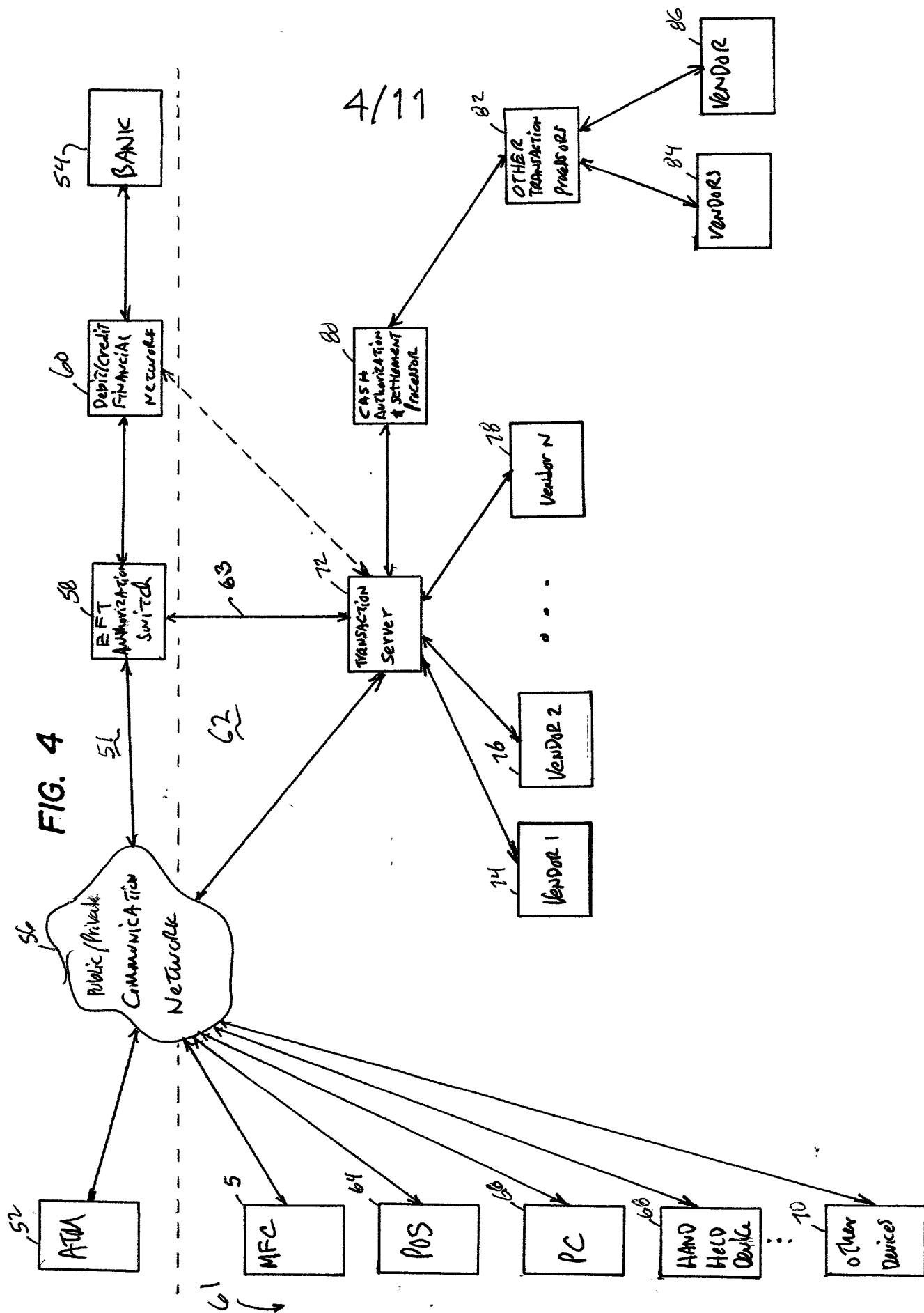
3/11

FIG. 3



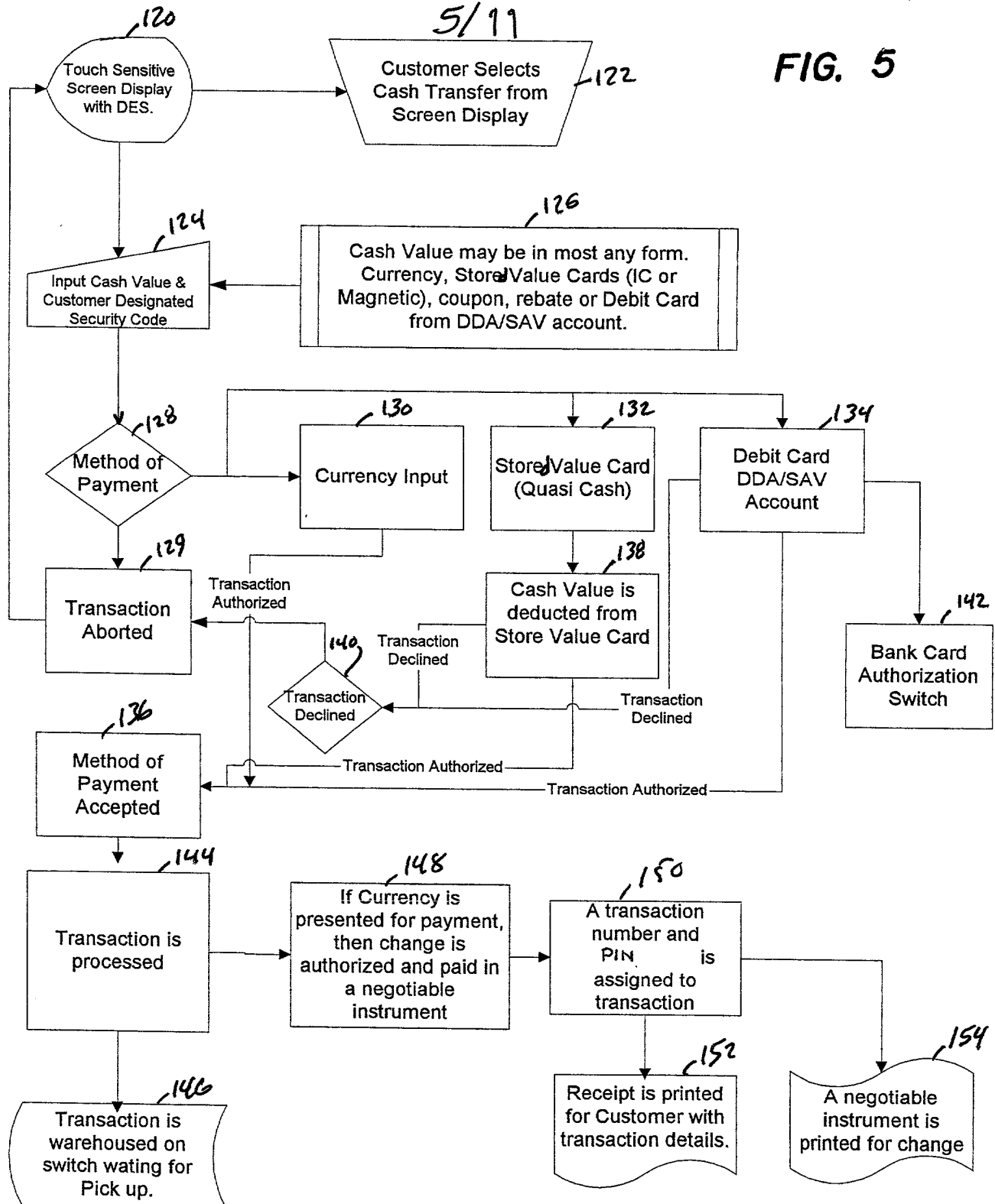
0920546.080701

FIG. 4



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FIG. 5



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FIG. 6

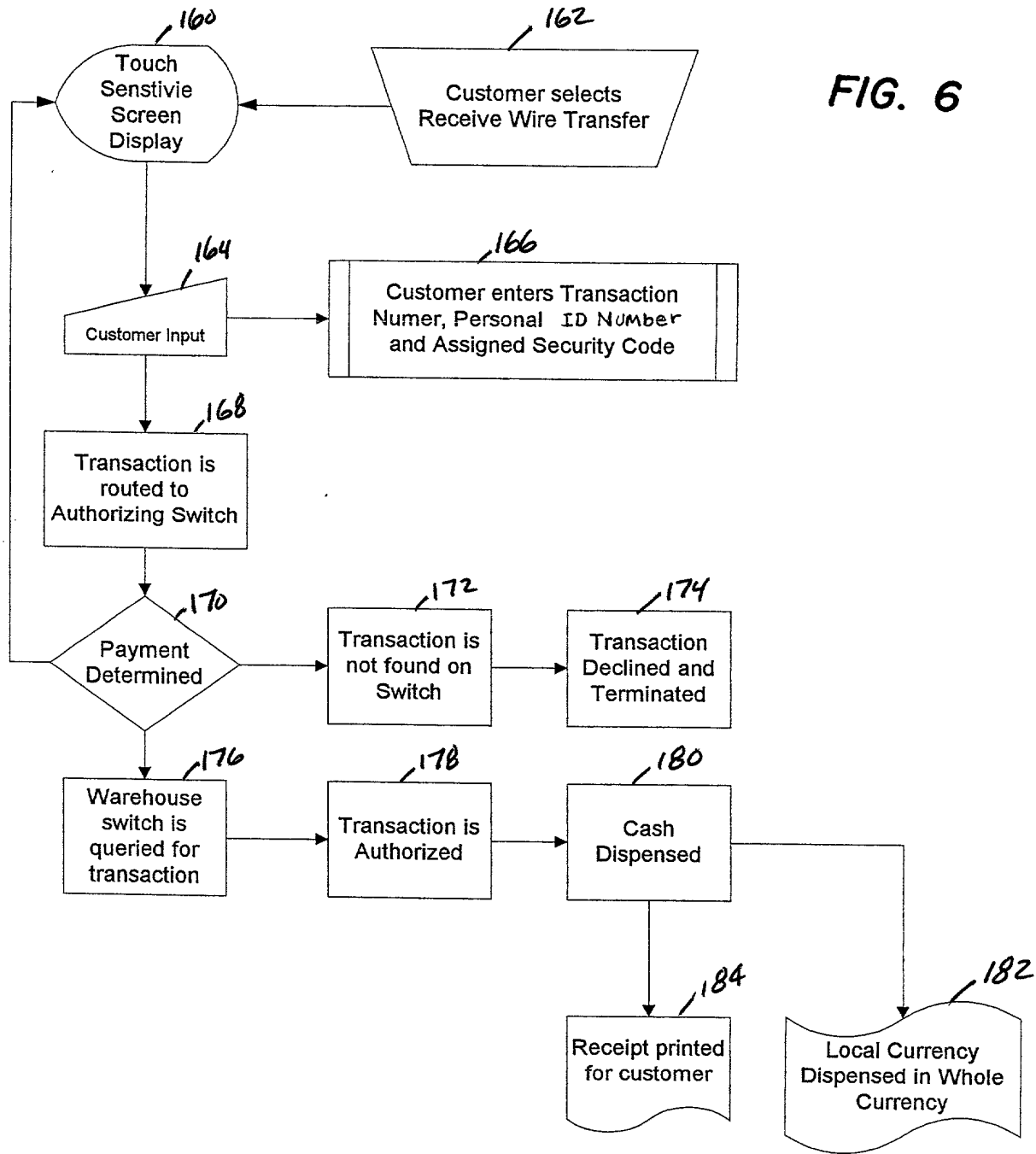


FIG. 6

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FIG. 7a 200

202 } 204 } 206 }

Terminal Info	Authorization Info	Service Payload
Fixed	Variable	Variable

FIG. 7C 208

710 712 714 716 718

Inter-process Data	Terminal Info	Authorization Info	Service Payload	Optional Data
Fixed Variable	Fixed	Variable	Variable	Variable

0930545-0934031
"EFTD-25,790"

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Terminal Information Segment (Fixed)

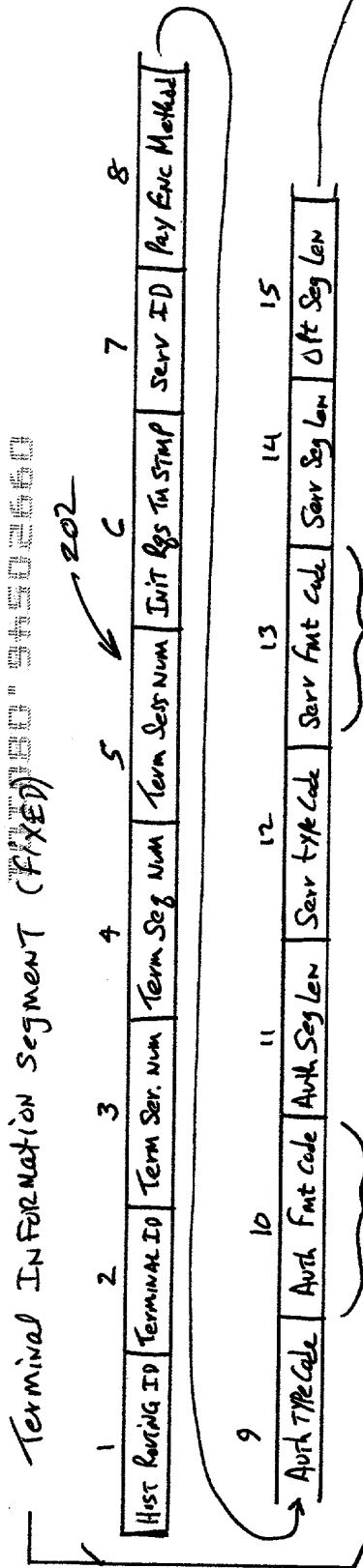


FIG. 7b

200

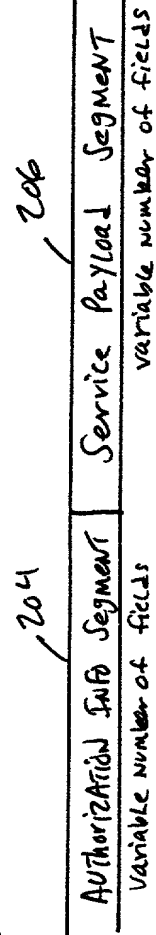
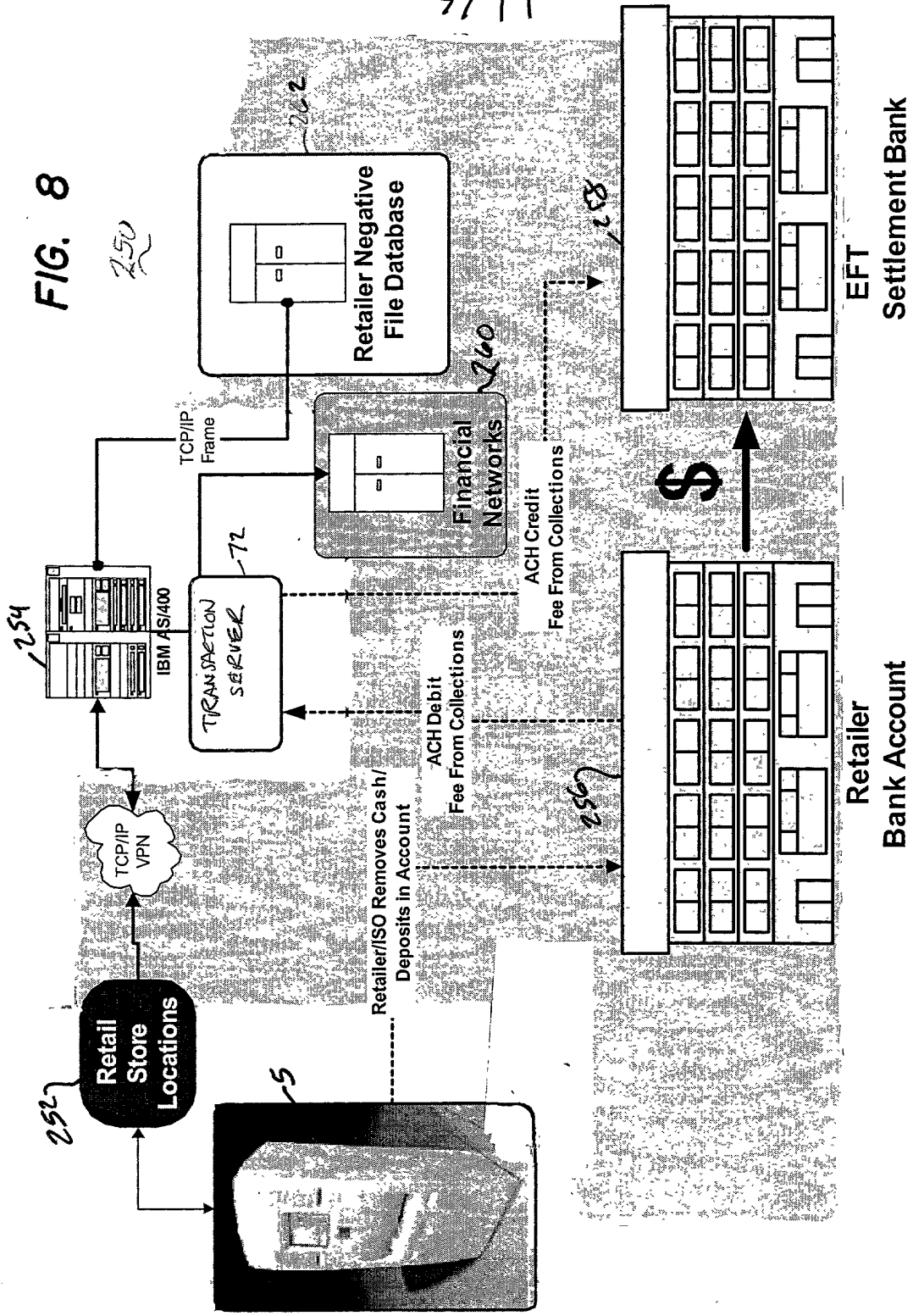


FIG. 8

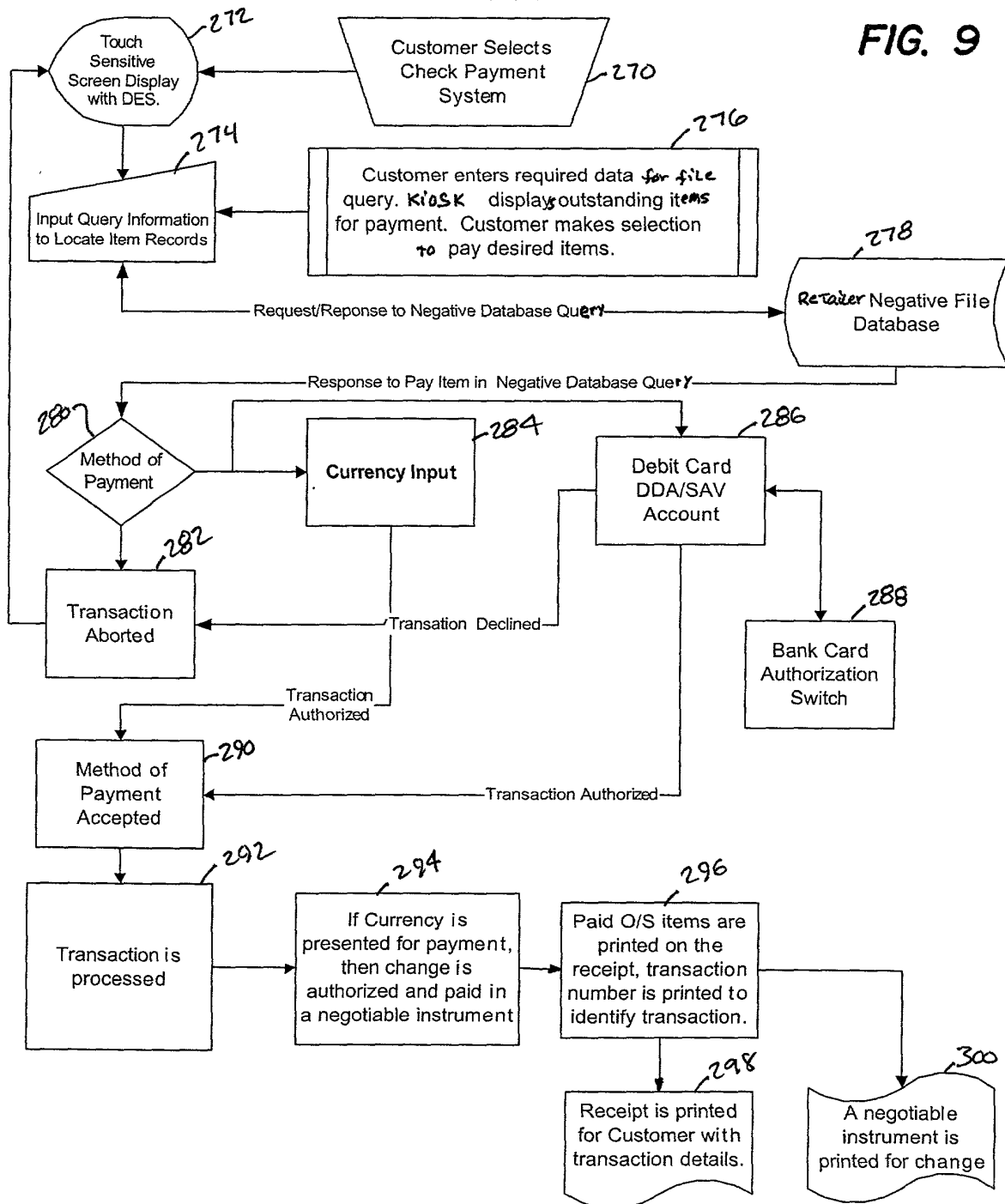
EFTD-25,790

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FIG. 9



09920546.000101

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FIG. 10

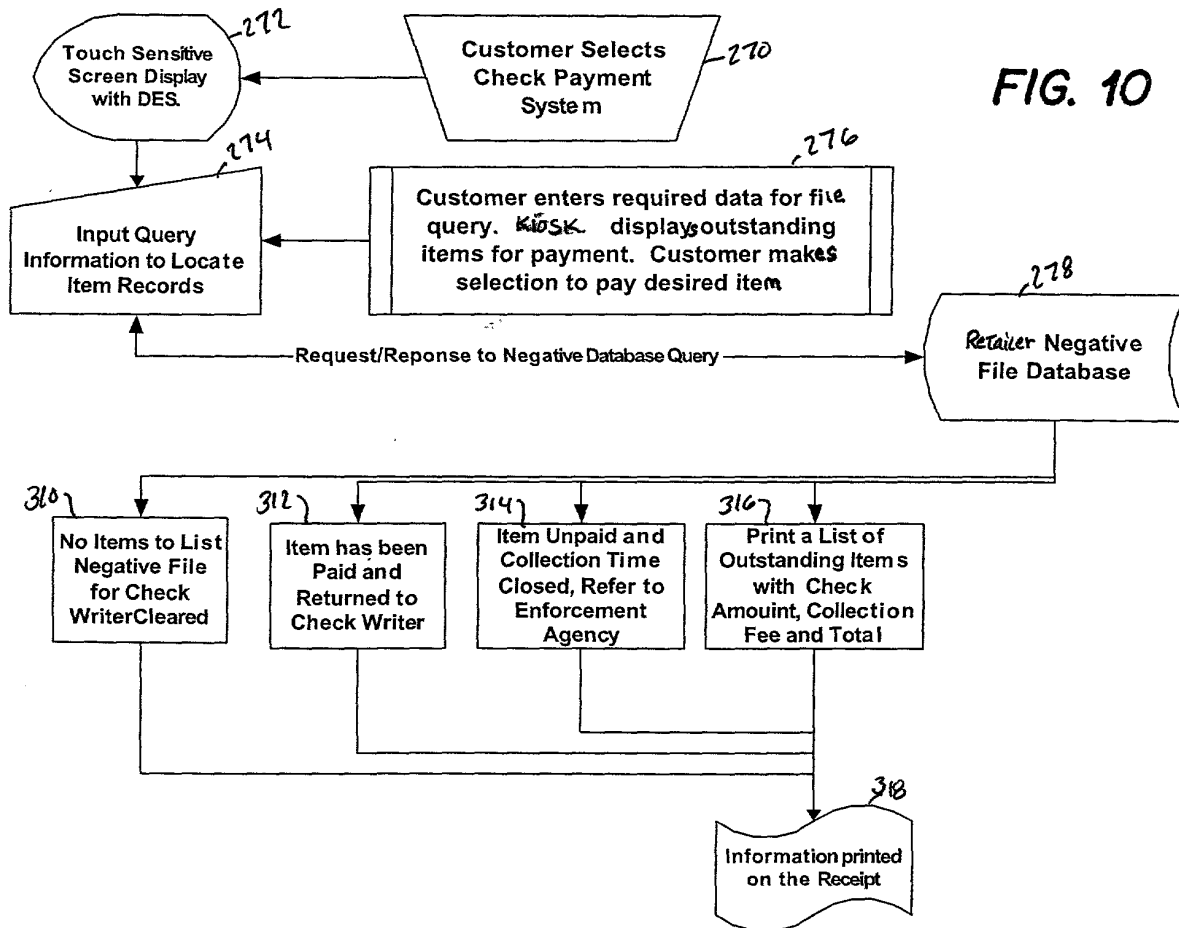


FIG. 11

Customer: John Doe Institution: 111111111 Acct No. 1

Customer Outstanding Check List

Ref. No.	Check Date	Ck No.	Ck Amt.	Fee	Total Amt	Status
	07/01/1999	2111	\$125.00	\$35.00	\$165.00	Cleared
999990	06/28/1998	1990	\$ 65.39	\$35.00	\$100.39	Collection Referral Date
999991	06/23/1998	1759	\$ 35.74	\$35.00	\$ 70.74	Referred to Agency

Cleared= Check Paid in Full Collection Referral Date=Date Forwarded to Enfor
Referred to Agency=Check was sent to the Law Enforcement Ag

09920546.000101